

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**  
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.  
36287-00900

In Re Application Of:

Lardy et al.

Serial No.  
To be Assigned

Filing Date  
To Be Assigned

Examiner  
To be Assigned

Group Art Unit  
To be Assigned

Title:

**METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT**

10926 U.S. PTO  
09/671783  
09/27/88

Address to:

Assistant Commissioner for Patents  
Washington, D.C. 20231

**37 CFR 1.97(b)**

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application; within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or before the mailing date of a first Office Action on the merits, whichever event occurs last.

**37 CFR 1.97(c)**

2. ☐ The Information Disclosure Statement submitted herewith is being filed after three months of the filing of a national application, or the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or after the mailing date of a first Office Action on the merits, whichever occurred last but before the mailing date of either:

1. a Final Action under 37 CFR 1.113, or
  2. a Notice of Allowance under 37 CFR 1.311,
- whichever occurs first.

Also submitted herewith is:

- ☐ a certification as specified in 37 CFR 1.97(e);

**OR**

- ☐ the fee set forth in 37 CFR 1.17(p) for submission of an Information Disclosure Statement under 37 CFR 1.97(c).

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**Payment of Fee**

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of \_\_\_\_\_ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 13-3250 as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of \_\_\_\_\_
- ☐ Credit any overpayment.
- ☒ Charge any additional fee required.

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*Typed or Printed Name of Person Signing Certificate*

**Certificate of Mailing by First Class Mail**

I certify that this document and fee is being deposited on \_\_\_\_\_ with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

*Signature of Person Mailing Correspondence*

*Typed or Printed Name of Person Mailing Correspondence*

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Dated:

9/27/00

*Signature*

Chris L. Holm  
Reg. No. 39,227  
Milbank, Tweed, Hadley, & McCloy, L.L.P.  
1 Chase Manhattan Plaza  
New York, NY 10005-1413

CC:

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

Applicants: Jean-Pierre Lardy, Vladimir Finkelstein, Philippe K. Khuong-Huu,  
Yunong Neil Yang

Serial No.: To be Assigned

Filed: To be Assigned

For: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S  
PROBABILITY OF NO DEFAULT

Group Art Unit: To be Assigned

Assistant Commissioner of Patents  
United States Patent and Trademark Office  
Washington, D.C. 20231

**Information Disclosure Statement**

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97, applicant hereby makes the following documents  
of record in this application:

Document Number	Author	Date
United States Patent No. 6,092,056	Tull, Jr. et al.	07/18/00
United States Patent No. 6,078,904	Rebane	06/20/00
United States Patent No. 6,078,903	Kealhofer	06/20/00
United States Patent No. 6,067,533	McCauley et al.	05/23/00
United States Patent No. 6,061,662	Makivic	05/09/00
United States Patent No. 6,058,377	Traub et al.	05/02/00
United States Patent No. 5,991,743	Irving et al.	11/23/99
United States Patent No. 5,884,287	Edesses	03/16/99

Document Title/ Source	Author	Date
Historical Default Rates of Corporate Bond Issuer, 1920-1999. Moody's Investor Service.	Keenan et al.	1/00
Greater Risk Means More Defaults in 1999. Standard and Poor's.	Brand L, Bahar R.	2/00
A Simple Approach to Valuing Risky Fixed and Floating Rate Debt. J Finance	Longstaff FA, Schwartz ES	07/01/95

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On the Pricing of Corporate Debt: The Risk Structure of Interest Rates. J Finance	Merton RC	03/01/74
Corporate Debt Value, Bond Covenants, And Optimal Capital Structure. J Finance.	Leland HE	09/01/94

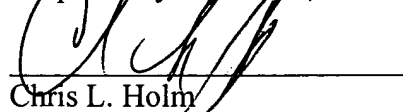
The aforementioned documents are listed on the accompanying Form PTO-1449 (submitted herewith in duplicate) and copies thereof are enclosed herewith.

It is respectfully requested that the aforementioned documents be (1) fully considered by the Patent and Trademark Office, and (2) printed on any patent which may issue on this application. Applicants request that a copy of Form PTO-1449, as considered and initialed by the Examiner, be returned with the next communication.

As this Information Disclosure Statement is being submitted within three months of the filing date of this application and before the first Office Action on the merits, it is believed that no fee is due. The Commissioner is authorized to charge any fees that may be due in connection with this Statement to Deposit Account No. 13-3250.

Date: September 27, 2000

Respectfully submitted,



Chris L. Holm

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